

Pearl Dental Rates

PLATINUM PLAN MONTHLY RATES BY AREA*

Area	Applicant Only	Applicant + 1 (Spouse or 1 Child)	Applicant + Family
1	\$ 33.58	\$ 65.80	\$ 93.34
2	36.81	72.15	102.34
3	40.45	79.28	112.46
4	44.50	87.22	123.71
5	48.95	95.93	136.08
6	53.81	105.45	149.58
7	59.07	115.75	164.20
8	65.13	127.64	181.06

GOLD PLAN MONTHLY RATES BY AREA*

Area	Applicant Only	Applicant + 1 (Spouse or 1 Child)	Applicant + Family
1	\$ 28.83	\$ 56.50	\$ 80.13
2	31.61	61.94	87.85
3	34.73	68.07	96.54
4	38.21	74.88	106.19
5	42.03	82.37	116.82
6	46.20	90.53	128.40
7	50.71	99.39	140.95
8	55.92	109.59	155.43

SILVER PLAN MONTHLY RATES BY AREA*

Area	Applicant Only	Applicant + 1 (Spouse or 1 Child)	Applicant + Family
1	\$ 24.46	\$ 47.95	\$ 68.00
2	26.82	52.57	74.56
3	29.47	57.76	81.92
4	32.42	63.54	90.12
5	35.66	69.90	99.13
6	39.20	76.84	108.97
7	43.03	84.34	119.62
8	47.45	93.00	131.91

*Rates effective 10/1/05. Product not available in all states. Contact Pearl Insurance regarding current product approval in your state. Area chart is on the back side of this card.

AREA DEFINITIONS BY ZIP CODE

State ZIP..... Area

AK 995-996	8
AK (other)	6
AL 350-355	3
AL 359	3
AL (other)	1
AR	1
AZ 856-857	2
AZ 864	2
AZ (other)	1
CA 900-905	7
CA 906-914	6
CA 915-916	8
CA 917-918	4
CA 919-927	6
CA 930-934	6
CA 939	6
CA 943-948	4
CA 949	6
CA 956-958	3
CA 959	4
CA 961	6
CA (other)	5
CO 803	4
CO 808-810	4
CO (other)	1
CT	5
DC	6
DE	2
FL 320	1
FL 322	1
FL 326-329	1
FL 330-332	5
FL 334	4
FL 338	1
FL 344	1
FL 347	1
FL (other)	3
GA 300-303	2
GA (other)	1
HI	3
IA	1
ID	1
IL 600-605	2
IL 606-608	3
IL (other)	1
IN 463-464	2
IN 473	3
IN (other)	1
KS 660-662	2
KS (other)	1
KY	1
LA 707-711	2
LA 712	3
LA (other)	1
MD 206-207	2
MD 209-211	2
MD 217	3
MD (other)	4
MA	5
MI 480-483	2
MI 488-489	3
MI 490-491	2
MI (other)	1
MN 553-558	2
MN 564	2
MN 566	2
MN (other)	1

State ZIP..... Area

MO 640-641	2
MO 644-649	2
MO (other)	1
MS 390-392	2
MS (other)	1
MT 590-591	1
MT 599	2
MT (other)	3
NC 277	2
NC 286	3
NC 287-289	2
NC (other)	1
ND 580-581	2
ND (other)	1
NE	1
NH	1
NJ	4
NM 881	2
NM 882	5
NM (other)	1
NY 100-102	8
NY 105-109	8
NY 148-149	6
NY (other)	5
OH	1
OK 740-743	2
OK (other)	1
PA 170-178	2
PA 182-187	2
PA 190-192	3
PA (other)	1
RI	3
SC	1
SD 572-573	3
SD (other)	1
TN 373-374	2
TN (other)	1
TX 751-753	3
TX 754	4
TX 756-757	1
TX 776-777	1
TX (other)	2
UT	1
VA 201	5
VA 220-221	5
VA 222-223	6
VA 224-225	1
VA 228-229	2
VA 230-232	1
VA 233-237	5
VA 240-244	2
VA (other)	4
WA 982-984	4
WA 990-992	3
WA 993	6
WA (other)	5
WV 255-257	4
WV 262-265	3
WV (other)	2
WI	1
WY	1

The listing of a state does not necessarily mean that United States Life Insurance Co. is authorized to write in that state.